

Fill in this information to identify your case:

United States Bankruptcy Court for the:

**Western District of Wisconsin**

Case number (If known): \_\_\_\_\_

Chapter you are filing under:



Chapter 7



Chapter 11



Chapter 12



Chapter 13



Check if this is an amended filing

## Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Identify Yourself

##### About Debtor 1:

##### About Debtor 2 (Spouse Only in a Joint Case):

#### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Wendy**

First name

**Kay**

Middle name

**Krueger**

Last name

Suffix (Sr., Jr, II, III)

First name

Middle name

Last name

Suffix (Sr., Jr, II, III)

#### 2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

#### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 9 3 8 1

OR

9xx - xx - \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

xxx - xx - \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

OR

9xx - xx - \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Debtor 1

Wendy

First Name

Kay

Middle Name

Krueger

Last Name

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Your Employer Identification Number (EIN), if any.**

\_\_\_\_ - \_\_\_\_ - \_\_\_\_  
EIN

\_\_\_\_ - \_\_\_\_ - \_\_\_\_  
EIN

\_\_\_\_ - \_\_\_\_ - \_\_\_\_  
EIN

\_\_\_\_ - \_\_\_\_ - \_\_\_\_  
EIN

**5. Where you live**

**1018 Western Ave**

Number Street

**Mosinee, WI 54455**

City State ZIP Code

**Marathon**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

\_\_\_\_  
Number Street

\_\_\_\_  
P.O. Box

\_\_\_\_  
City State ZIP Code

**If Debtor 2 lives at a different address:**

\_\_\_\_  
Number Street

\_\_\_\_  
City State ZIP Code

\_\_\_\_  
County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address.

\_\_\_\_  
Number Street

\_\_\_\_  
P.O. Box

\_\_\_\_  
City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Check one:*

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2:** Tell the Court About Your Bankruptcy Case

**7. The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

**8. How you will pay the fee** ☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☒ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

☒ No.

☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 MM / DD / YYYY  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 MM / DD / YYYY  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

☒ No.

☐ Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
 MM / DD / YYYY  
 Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
 MM / DD / YYYY

**11. Do you rent your residence?**

☐ No. Go to line 12.

☒ Yes. Has your landlord obtained an eviction judgment against you?

☒ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3:** Report About Any Businesses You Own as a Sole Proprietor

**12. Are you a sole proprietor of any full- or part-time business?**

- ☒ No. Go to Part 4.  
☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
 Name of business, if any

\_\_\_\_\_  
 Number Street

\_\_\_\_\_  
 City State ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- ☒ No. I am not filing under Chapter 11.  
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1      Wendy      Kay      Krueger      Case number (if known) \_\_\_\_\_  
First Name      Middle Name      Last Name

**Part 4:** Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**



No.



Yes. What is the hazard?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If immediate attention is needed, why is it needed?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

\_\_\_\_\_  
Number      Street

\_\_\_\_\_  
\_\_\_\_\_  
City      State      ZIP Code

Debtor 1

Wendy

Kay

Krueger

First Name

Middle Name

Last Name

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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☐ I am not required to receive a briefing about credit counseling because of:

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☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

**Wendy****Kay****Krueger**

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 6:** Answer These Questions for Reporting Purposes**16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.  
☒ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.  
☐ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer debts or business debts.**17. Are you filing under Chapter 7?**☐ No. I am not filing under Chapter 7. Go to line 18.**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  
☒ No  
☐ Yes

**18. How many creditors do you estimate that you owe?**

- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000 ☐ 50,000-100,000 ☐ More than 100,000  
☐ 50-99 ☐ 5,001-10,000  
☐ 100-199 ☐ 10,001-25,000  
☐ 200-999

**19. How much do you estimate your assets to be worth?**

- ☐ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion  
☒ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion  
☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

**20. How much do you estimate your liabilities to be?**

- ☐ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion  
☒ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion  
☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

**Part 7:** Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** **/s/ Wendy Kay Krueger**

Wendy Kay Krueger, Debtor 1

Executed on **02/15/2024**

MM/ DD/ YYYY

Debtor 1

**Wendy**

First Name

**Kay**

Middle Name

**Krueger**

Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

**/s/ James Block**

Signature of Attorney for Debtor

Date **02/15/2024**

MM / DD / YYYY

**James Block**

Printed name

**Krautkramer & Block LLC Law Firm**

Firm name

**3544 Stewart Ave**

Number Street

**Wausau**

City

**WI**

State

**54401**

ZIP Code

Contact phone **(715) 842-2162**

Email address **jim@krautkramerblock.com**

**1063642**

Bar number

**WI**

State



Fill in this information to identify your case:

Debtor 1 Wendy Kay Krueger  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Wisconsin

Case number  
(if known) \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

### Part 1: Summarize Your Assets

#### Your assets

Value of what you own

#### 1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B*..... \$0.00

1b. Copy line 62, Total personal property, from *Schedule A/B*..... \$68,810.57

1c. Copy line 63, Total of all property on *Schedule A/B*..... \$68,810.57

### Part 2: Summarize Your Liabilities

#### Your liabilities

Amount you owe

#### 2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*..... \$32,927.33

#### 3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*..... \$0.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*..... + \$32,314.95

**Your total liabilities**

\$65,242.28

### Part 3: Summarize Your Income and Expenses

#### 4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I*..... \$3,607.97

#### 5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J*..... \$3,760.21

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 4:** Answer These Questions for Administrative and Statistical Records

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$3,545.22

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+</b> <u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<u>\$0.00</u>

Debtor 1	<b>Wendy</b>	<b>Kay</b>	<b>Krueger</b>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>Western</b>	District of	<b>Wisconsin</b>
Case number			

**\$0.00**

Debtor **Krueger, Wendy Kay**

Case number (if known) \_\_\_\_\_

3.1 Make: Ford Who has an interest in the property? Check one.  
 Model: Escape ☒ Debtor 1 only  
 Year: 2022 ☐ Debtor 2 only  
 Approximate mileage: 19053 ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$23,510.00 Current value of the portion you own? \$23,510.00

VIN: 1FMCU9G67NUA12917

If you own or have more than one, describe here:

3.2 Make: Ford Who has an interest in the property? Check one.  
 Model: Ranger ☒ Debtor 1 only  
 Year: 2004 ☐ Debtor 2 only  
 Approximate mileage: 221348 ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$1,960.00 Current value of the portion you own? \$1,960.00

VIN: 1FTYR44E54PA37743

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No  
☐ Yes

4.1 Make: \_\_\_\_\_ Who has an interest in the property? Check one.  
 Model: \_\_\_\_\_ ☐ Debtor 1 only  
 Year: \_\_\_\_\_ ☐ Debtor 2 only  
 Other information: ☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \_\_\_\_\_ Current value of the portion you own? \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here .....



\$25,470.00

**Part 3:** Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe. ....

Entertainment Center 1 \$20.00  
Recliners 2 \$25.00  
Coffee Tables 1 \$1.00  
End Tables 1 \$2.00  
Lamps 1 \$1.00  
Sofa 1 \$10.00  
Knick Knacks 20 \$15.00  
Freezer 1 \$10.00  
Mixer 1 \$1.00  
Blender 1 \$1.00  
Food Processor 1 \$3.00  
Dishes \$5.00  
Roaster 2 \$2.00  
Silverware \$1.00  
Toaster 1 \$10.00  
Coffee Pot, Knives, Crock Pots 25 \$20.00  
Dresser 2 \$5.00  
Nightstand 1 \$1.00  
Bed 2 \$200.00  
Bedroom Lamps 1 \$-  
Cassettes 20 \$5.00  
Movies and DVDs 10 \$10.00  
Desk 1 \$5.00  
Safe 1 \$2.00  
File Cabinet 1 \$-  
Portable Heater 2 \$20.00  
Dehumidifier 1 \$20.00  
Gardening Tools 5 \$-  
Snow blower 1 \$10.00  
Tools 10 \$10.00  
  
Total \$415.00  
  
In storage wood for woodworking, boxes, dresser

---

**\$515.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe. ....

Cell Phones 1 \$2.00  
CD Player 1 \$2.00  
Computers 2 \$10.00  
DVD Player 1 \$1.00  
Printers 2 \$5.00  
Smart Watch 1 \$2.00  
Tablets 1 \$3.00  
Television 2 \$50.00  
Echo 1 \$5.00  
Echo Dot 3 \$15.00  
  
Total \$95.00

---

**\$95.00**

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe. ....

Pictures 5 \$10.00

Figurines 5 \$-

Total \$10.00

\$10.00**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe. ....

Luggage 1 \$1.00

Total \$1.00

\$1.00**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe. ....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe. ....

Wearing Apparel 50 \$75.00

Accessories 20 \$10.00

Shoes 40 \$85.00

Total \$170.00

\$170.00**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe. ....

Wedding Rings 1 \$50.00

Watches 1 \$2.00

Costume Jewelry 30 \$30.00

Total \$82.00

\$82.00**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☐ No☒ Yes. Describe. ....

Cat 1 \$-

Total \$-

\$0.00

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☐ No  
☒ Yes. Give specific information. ....

Eyeglasses 2 \$-  
 Total \$-

\$0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....



\$873.00

**Part 4:** Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

16. **Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No  
☒ Yes .....

Cash: .....

\$13.00

17. **Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes .....

Institution name:

17.1. Checking account:	<u>CoVantage Credit Union Checking x070</u>	<u>\$646.75</u>
17.2. Savings account:	<u>CoVantage Credit Union Savings x000</u>	<u>\$7.50</u>
17.3. Savings account:	<u>CoVantage Credit Union Savings x001</u>	<u>\$0.11</u>
17.4. Other financial account:	<u>Paypal \$0.00</u>	<u>\$0.00</u>
17.5. Other financial account:	<u>Venmo \$0.00</u>	<u>\$0.00</u>

18. **Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No  
☐ Yes ..... Institution or issuer name:

_____	_____
_____	_____
_____	_____

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

_____	_____	_____
_____	_____	_____
_____	_____	_____

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them.....

Issuer name:

_____	_____
_____	_____
_____	_____

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan:

Foot Locker 401(k) account ending in x923 with Principal\$38,150.21

Additional account:

Any and all retirement benefits and accounts from Kolbe & Kolbe Millwork Co Inc. ESOP\$0.00**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☐ No☒ Yes .....

Institution name or individual:

Security deposit on rental unit:

Security Deposit for Rent\$1,150.00**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes .....

Issuer name and description:

_____	_____
_____	_____
_____	_____



Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes ..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):


25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them. ...

--

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them. ...

--

27. **Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them. ...

--

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

2023 Estimated Federal Refund based on 2022 numbers: \$1500

2023 State Tax Refund based on 2022 numbers: \$1000

Federal:

State:

Local:

**\$1,500.00**

**\$1,000.00**

29. **Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

☒ No☐ Yes. Give specific information. ....

Alimony: \_\_\_\_\_

Maintenance: \_\_\_\_\_

Support: \_\_\_\_\_

Divorce settlement: \_\_\_\_\_

Property settlement: \_\_\_\_\_

30. **Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☐ No☒ Yes. Give specific information. ....

Widow's Social Security Insurance Benefits

\$0.0031. **Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

**All employer provided benefits,  
including but not limited to:  
Medical, Dental, Vision, Basic  
Accidental Death &  
Dismemberment**Debtor\$0.00**American Family Insurance for  
Renters and Vehicle**Debtor\$0.0032. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No☒ Yes. Give specific information. ....

Survivor Benefits from deceased spouse's Federal Mogul Pension Plan (about \$146.89 per month)

\$0.0033. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim. ....34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim. ....

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information. ....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....



**\$42,467.57**

**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe. ....

39. Office equipment, furnishings, and supplies

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe. ....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe. ....

41. Inventory

☒ No

☐ Yes. Describe. ....

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Describe .....

Name of entity:

% of ownership:

_____	_____	_____
_____	_____	_____
_____	_____	_____

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

43. **Customer lists, mailing lists, or other compilations**

- ☒ No
- ☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
- ☐ No
- ☐ Yes. Describe: .....  \_\_\_\_\_

44. **Any business-related property you did not already list**

- ☒ No
- ☐ Yes. Give specific information .....


45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** .....



**\$0.00**

**Part 6:**

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
**If you own or have an interest in farmland, list it in Part 1.**

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

47. **Farm animals**

*Examples:* Livestock, poultry, farm-raised fish

- ☒ No
- ☐ Yes .....

48. **Crops—either growing or harvested**

- ☒ No
- ☐ Yes. Give specific information. ....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No
- ☐ Yes .....

Debtor Krueger, Wendy Kay

Case number (if known) \_\_\_\_\_

50. **Farm and fishing supplies, chemicals, and feed**

☒ No

☐ Yes .....

51. **Any farm- and commercial fishing-related property you did not already list**

☒ No

☐ Yes. Give specific information. ....

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** .....



\$0.00

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

☒ No

☐ Yes. Give specific information. ....

54. **Add the dollar value of all of your entries from Part 7. Write that number here** .....



\$0.00

**Part 8:** List the Totals of Each Part of this Form

55. **Part 1: Total real estate, line 2** .....



\$0.00

56. **Part 2: Total vehicles, line 5**

\$25,470.00

57. **Part 3: Total personal and household items, line 15**

\$873.00

58. **Part 4: Total financial assets, line 36**

\$42,467.57

59. **Part 5: Total business-related property, line 45**

\$0.00

60. **Part 6: Total farm- and fishing-related property, line 52**

\$0.00

61. **Part 7: Total other property not listed, line 54**

+

\$0.00

62. **Total personal property. Add lines 56 through 61.** .....

\$68,810.57

Copy personal property total →

**+** \$68,810.57

63. **Total of all property on Schedule A/B. Add line 55 + line 62.** .....

\$68,810.57

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Wisconsin</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2022 Ford Escape VIN: 1FMCU9G67NUA12917  Line from Schedule A/B: <u>3.1</u>	<u>\$23,510.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
		<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: 2004 Ford Ranger VIN: 1FTYR44E54PA37743  Line from Schedule A/B: <u>3.2</u>	<u>\$1,960.00</u>	<input checked="" type="checkbox"/> \$1,960.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
		<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1      Wendy      Kay      Krueger      Case number (if known) \_\_\_\_\_  
First Name      Middle Name      Last Name

**Part 2:** Additional Page

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: In storage wood for woodworking, boxes, dresser Line from Schedule A/B: <u>6</u>	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3) _____ _____
Brief description: Entertainment Center 1 \$20.00 Recliners 2 \$25.00 Coffee Tables 1 \$1.00 End Tables 1 \$2.00 Lamps 1 \$1.00 Sofa 1 \$10.00 Knick Knacks 20 \$15.00 Freezer 1 \$10.00 Mixer 1 \$1.00 Blender 1 \$1.00 Food Processor 1 \$3.00 Dishes \$5.00 Roaster 2 \$2.00 Silverware \$1.00 Toaster 1 \$10.00 Coffee Pot, Knives, Crock Pots 25 \$20.00 Dresser 2 \$5.00 Nightstand 1 \$1.00 Bed 2 \$200.00 Bedroom Lamps 1 \$- Cassettes 20 \$5.00 Movies and DVDs 10 \$10.00 Desk 1 \$5.00 Safe 1 \$2.00 File Cabinet 1 \$- Portable Heater 2 \$20.00 Dehumidifier 1 \$20.00 Gardening Tools 5 \$- Snow blower 1 \$10.00 Tools 10 \$10.00 Total \$415.00 Line from Schedule A/B: <u>6</u>	<u>\$415.00</u>	<input checked="" type="checkbox"/> <u>\$415.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3) _____ _____
Brief description: Cell Phones 1 \$2.00 CD Player 1 \$2.00 Computers 2 \$10.00 DVD Player 1 \$1.00 Printers 2 \$5.00 Smart Watch 1 \$2.00 Tablets 1 \$3.00 Television 2 \$50.00 Echo 1 \$5.00 Echo Dot 3 \$15.00 Total \$95.00 Line from Schedule A/B: <u>7</u>	<u>\$95.00</u>	<input checked="" type="checkbox"/> <u>\$95.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3) _____ _____
Brief description: Pictures 5 \$10.00 Figurines 5 \$- Total \$10.00 Line from Schedule A/B: <u>8</u>	<u>\$10.00</u>	<input checked="" type="checkbox"/> <u>\$10.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3) _____ _____
Brief description: Luggage 1 \$1.00 Total \$1.00 Line from Schedule A/B: <u>9</u>	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3) _____ _____



Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Wearing Apparel 50 \$75.00 Accessories 20 \$10.00 Shoes 40 \$85.00 Total \$170.00 Line from Schedule A/B: <u>11</u>	<u>\$170.00</u>	<input checked="" type="checkbox"/> <u>\$170.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Wedding Rings 1 \$50.00 Watches 1 \$2.00 Costume Jewelry 30 \$30.00 Total \$82.00 Line from Schedule A/B: <u>12</u>	<u>\$82.00</u>	<input checked="" type="checkbox"/> <u>\$82.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Cat 1 \$- Total \$- Line from Schedule A/B: <u>13</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Eyeglasses 2 \$- Total \$- Line from Schedule A/B: <u>14</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(9)
Brief description: Cash Line from Schedule A/B: <u>16</u>	<u>\$13.00</u>	<input checked="" type="checkbox"/> <u>\$13.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: CoVantage Credit Union Savings x000 Savings account Line from Schedule A/B: <u>17</u>	<u>\$7.50</u>	<input checked="" type="checkbox"/> <u>\$7.50</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: CoVantage Credit Union Savings x001 Savings account Line from Schedule A/B: <u>17</u>	<u>\$0.11</u>	<input checked="" type="checkbox"/> <u>\$0.11</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: CoVantage Credit Union Checking x070 Checking account Line from Schedule A/B: <u>17</u>	<u>\$646.75</u>	<input checked="" type="checkbox"/> <u>\$646.75</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Venmo \$0.00 Other financial account Line from Schedule A/B: <u>17</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Paypal \$0.00 Other financial account Line from Schedule A/B: <u>17</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Any and all retirement benefits and accounts from Kolbe & Kolbe Millwork Co Inc. ESOP Line from Schedule A/B: <u>21</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Brief description: Foot Locker 401(k) account ending in x923 with Principal Line from Schedule A/B: <u>21</u>	<u>\$38,150.21</u>	<input checked="" type="checkbox"/> \$38,150.21 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Brief description: Security Deposit for Rent Security deposit on rental unit Line from Schedule A/B: <u>22</u>	<u>\$1,150.00</u>	<input checked="" type="checkbox"/> \$1,150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: 2023 Estimated Federal Refund based on 2022 numbers: \$1500 Federal tax Line from Schedule A/B: <u>28</u>	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: 2023 State Tax Refund based on 2022 numbers: \$1000 State tax Line from Schedule A/B: <u>28</u>	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Widow's Social Security Insurance Benefits	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 30			
Brief description: American Family Insurance for Renters and Vehicle	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(C)
Line from Schedule A/B: 31			
Brief description: All employer provided benefits, including but not limited to: Medical, Dental, Vision, Basic Accidental Death & Dismemberment	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(C)
Line from Schedule A/B: 31			
Brief description: Survivor Benefits from deceased spouse's Federal Mogul Pension Plan (about \$146.89 per month)	\$0.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(E)
Line from Schedule A/B: 32			

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western</u>	District of	<u>Wisconsin</u>
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A

Amount of claim

Do not deduct the value of collateral.

Column B

Value of collateral that supports this claim

Column C

Unsecured portion  
If any

	Column A	Column B	Column C
2.1 Ford Credit	\$32,927.33	\$23,510.00	\$9,417.33

Creditor's Name

POB 64400

Number Street

Colorado Springs, CO 80962

City State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt
Date debt was incurred 4/27/2022

Describe the property that secures the claim:

2022 Ford Escape

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number x 4 5 3

Remarks: Lien perfected by WDOT Lien Search and possession of electronic title; All accounts, including numbers ending in but not limited to: Ford Credit x453

Add the dollar value of your entries in Column A on this page. Write that number here:

\$32,927.33

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 1:		Column A	Column B	Column C
Additional Page		Amount of claim	Value of collateral that supports this claim	Unsecured portion
After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Do not deduct the value of collateral.		If any
<u>2.2</u>	<p><b>Describe the property that secures the claim:</b> _____</p> <p>Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____ Last 4 digits of account number _____</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p>				
<p><b>Add the dollar value of your entries in Column A on this page. Write that number here:</b></p>		\$0.00		
<p><b>If this is the last page of your form, add the dollar value totals from all pages. Write that number here:</b></p>		\$32,927.33		

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<u>1.</u> Ford Credit	On which line in Part 1 did you enter the creditor? <u>2.1</u>
Name	
POB 542000	
Number Street	Last 4 digits of account number _____
Omaha, NE 68154	
City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 Wendy Kay Krueger  
 First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Wisconsin

Case number \_\_\_\_\_  
 (if known)

☐ Check if this is an amended filing

## Official Form 106E/F

## Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

## Part 1: List All of Your PRIORITY Unsecured Claims

## 1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify \_\_\_\_\_

Is the claim subject to offset?

- ☐ No  
☐ Yes

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2:** List All of Your NONPRIORITY Unsecured Claims

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
<b>4.1</b>	Affirm Inc	Last 4 digits of account number	<u>x x x x</u>	<u>\$155.59</u>
	Nonpriority Creditor's Name	When was the debt incurred? _____		
	650 California St FL 12			
	Number Street			
	San Francisco, CA 94108			
	City State ZIP Code			
	As of the date you file, the claim is: Check all that apply.			
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>			
	Who incurred the debt? Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
	Remarks: All accounts, including numbers ending in but not limited to: Opopop, Amazon xxxx			
<b>4.2</b>	Afterpay US, Inc.	Last 4 digits of account number	<u>    </u>	<u>\$42.20</u>
	Nonpriority Creditor's Name	When was the debt incurred? <u>12/23</u>		
	Attn: Legal			
	Po Box 328			
	Number Street			
	San Francisco, CA 94104-0328			
	City State ZIP Code			
	As of the date you file, the claim is: Check all that apply.			
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Type of NONPRIORITY unsecured claim:			
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u>			
	Who incurred the debt? Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
	Remarks: All accounts			



Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
<b>4.3</b>	<u>Afterpay US, Inc.</u> Nonpriority Creditor's Name <u>Attn: Legal</u> <u>Po Box 328</u> Number Street <u>San Francisco, CA 94104-0328</u> City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		<u>\$163.62</u>
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt                         </div> <div style="width: 55%;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u> </div> </div>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
<b>4.4</b>	<u>Amazon Prime</u> Nonpriority Creditor's Name <u>410 Terry Ave N</u> Number Street <u>Seattle, WA 98109</u> City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		<u>\$139.00</u>
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt                         </div> <div style="width: 55%;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u> </div> </div>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
<b>Remarks:</b> All accounts, including numbers ending in but not limited to: x670				

Debtor 1

Wendy

Kay

Krueger

Case number (if known)

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.5	Aspirus	Last 4 digits of account number	x 6 1 9	\$789.47
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Nonpriority Creditor's Name

POB 1008

Number Street

Wausau, WI 54402

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Misc medical expenses

Remarks: All accounts, including numbers ending in but not limited to: x619

4.6	Aspirus Health	Last 4 digits of account number	x 2 9 0	\$17.24
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Nonpriority Creditor's Name

c/o Alliance Collection Agencies Inc.

POB 1267

Number Street

Marshfield, WI 54449

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Misc medical expenses

Remarks: All accounts, including numbers ending in but not limited to: x436, x290

Debtor 1

**Wendy****Kay****Krueger**

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

4.7	Aspirus Health	Last 4 digits of account number	x 0 0 1	\$797.06
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Nonpriority Creditor's Name

c/o Alliance Collection Agencies Inc.

POB 1267

Number Street

Marshfield, WI 54449

City State ZIP Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Misc medical expenses

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts with Aspirus Health ending in x898, x541, x911, x380, x209, x001

4.8	Asprius At Home-Medical Equip	Last 4 digits of account number	x 8 1 0	\$48.81
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Nonpriority Creditor's Name

POB 924

Number Street

Wausau, WI 54402

City State ZIP Code

When was the debt incurred?

8/14/23

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Misc medical expenses

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x810

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

**4.9** Capital One Menards Last 4 digits of account number x 1 2 6 \$590.00

Nonpriority Creditor's Name

POB 31293

Number Street

Salt Lake City, UT 84131

City State ZIP Code

When was the debt incurred? 7/22

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x126

**4.10** Capital One Platinum Last 4 digits of account number x 6 3 4 \$1,181.00

Nonpriority Creditor's Name

POB 31293

Number Street

Salt Lake City, UT 84131

City State ZIP Code

When was the debt incurred? 8/18

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x634

Debtor 1

**Wendy****Kay****Krueger**

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

<b>4.11</b>	<u>CitiBank Best Buy</u>	Last 4 digits of account number	<u>x</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>\$1,595.00</u>
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Nonpriority Creditor's Name

POB 6497

When was the debt incurred?

11/21

Number Street

As of the date you file, the claim is: Check all that apply.

Sioux Falls, SD 57117☐ Contingent

City State ZIP Code

☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x012

<b>4.12</b>	<u>Comenity</u>	Last 4 digits of account number	<u>x</u>	<u>6</u>	<u>7</u>	<u>0</u>	<u>\$0.00</u>
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Nonpriority Creditor's Name

POB 183003

When was the debt incurred?

Number Street

As of the date you file, the claim is: Check all that apply.

Columbus, OH 43218☐ Contingent

City State ZIP Code

☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x670

Debtor 1

WendyKayKrueger

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

<b>4.13</b>	<u>Comenity</u>	Last 4 digits of account number	<u>x</u> <u>0</u> <u>9</u> <u>7</u>	<u>\$291.00</u>
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Nonpriority Creditor's Name

POB 182120

Number Street

Columbus, OH 43218

City State ZIP Code

When was the debt incurred? 4/11/2018

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: MyPoints x097

<b>4.14</b>	<u>Comenity Capital Bank</u>	Last 4 digits of account number	<u>x</u> <u>1</u> <u>4</u> <u>1</u>	<u>\$291.00</u>
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Nonpriority Creditor's Name

3095 Loyalty Circle

Number Street

Columbus, OH 43219

City State ZIP Code

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x141

Debtor 1

WendyKayKrueger

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

<b>4.15</b>	<u>Comenity Maurices</u>	Last 4 digits of account number	<u>x</u> <u>9</u> <u>9</u> <u>3</u>	<u>\$576.64</u>
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Nonpriority Creditor's Name

POB 182789

When was the debt incurred?

8/20

Number Street

As of the date you file, the claim is: Check all that apply.

Columbus, OH 43218☐ Contingent

City State ZIP Code

☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only

Type of NONPRIORITY unsecured claim:

☐ Debtor 2 only☐ Student loans☐ Debtor 1 and Debtor 2 only☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ At least one of the debtors and another☐ Debts to pension or profit-sharing plans, and other similar debts☐ Check if this claim is for a community debt☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x993

<b>4.16</b>	<u>Comenity/ChldPlce</u>	Last 4 digits of account number	<u>x</u> <u>7</u> <u>9</u> <u>2</u>	<u>\$291.00</u>
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Nonpriority Creditor's Name

POB 182120

When was the debt incurred?

Number Street

As of the date you file, the claim is: Check all that apply.

Columbus, OH 43218☐ Contingent

City State ZIP Code

☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only

Type of NONPRIORITY unsecured claim:

☐ Debtor 2 only☐ Student loans☐ Debtor 1 and Debtor 2 only☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ At least one of the debtors and another☐ Debts to pension or profit-sharing plans, and other similar debts☐ Check if this claim is for a community debt☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: Child Place x792

Debtor 1

Wendy

Kay

Krueger

Case number (if known)

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

4.17 James Oliver Last 4 digits of account number \$1,800.00

Nonpriority Creditor's Name

938 Kronenwetter Dr. # 4

Number Street

Mosinee, WI 54455

City

State

ZIP Code

When was the debt incurred? 12/2023

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Attorney Fees

Is the claim subject to offset?

☒ No☐ Yes

Remarks: funds borrowed for attorney fees

4.18 James Oliver Last 4 digits of account number \$8,000.00

Nonpriority Creditor's Name

938 Kronenwetter Dr # 4

Number Street

Mosinee, WI 54455

City

State

ZIP Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Misc household expenses

Is the claim subject to offset?

☒ No☐ Yes



Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
<b>4.19</b>	Kimberlee Axness Nonpriority Creditor's Name 806 9th St Number Street _____ Mosinee, WI 54455 City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$4,000.00	
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt             </div> <div style="width: 55%;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u> </div> </div>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
<b>Remarks:</b> funds borrowed to purchase furniture				
<b>4.20</b>	Klarna Inc Nonpriority Creditor's Name 800 N High St 400 Number Street _____ Columbus, OH 43215 City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? <u>12/23</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$77.80	
<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> <b>Who incurred the debt?</b> Check one.  <input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim is for a community debt             </div> <div style="width: 55%;"> <b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u> </div> </div>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
<b>Remarks:</b> All accounts				

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
<b>4.21</b>	Kohl's Nonpriority Creditor's Name POB 3115 Number Street Milwaukee, WI 53201 City State ZIP Code	Last 4 digits of account number <u>x 6 0 1</u> When was the debt incurred? <u>5/18</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Remarks: All accounts, including numbers ending in but not limited to: x601	\$1,516.76
<b>4.22</b>	Kohls/Capital One Nonpriority Creditor's Name PO Box 3115 Number Street Milwaukee, WI 53201 City State ZIP Code	Last 4 digits of account number <u>x 2 1 6</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Remarks: All accounts, including numbers ending in but not limited to: x216	\$1,326.00

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total claim
<b>4.23</b>	Shoppay Nonpriority Creditor's Name <u>c/o Affirm, Inc.</u> <u>30 Isabella St Floor 4</u> Number Street <u>Pittsburgh, PA 15212</u> City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? <u>12/23</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u>	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Remarks: All accounts	\$110.00
<b>4.24</b>	Surgical Assoc. SC Nonpriority Creditor's Name <u>c/o Alliance Coll. Agencies</u> <u>POB 1267</u> Number Street <u>Marshfield, WI 54449</u> City State ZIP Code	Last 4 digits of account number <u>x</u> <u>x</u> <u>6</u> <u>9</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Misc medical expenses</u>	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Remarks: All accounts, including numbers ending in but not limited to: xx69	\$2,358.00

Debtor 1

WendyKayKrueger

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

<b>4.25</b>	<u>Synchrony Amazon Prime</u>	Last 4 digits of account number	<u>x</u>	<u>6</u>	<u>7</u>	<u>0</u>	<u>\$1,064.70</u>
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Nonpriority Creditor's Name

When was the debt incurred?

10/20POB 71737

Number

Street

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ DisputedPhiladelphia, PA 19176

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x670

<b>4.26</b>	<u>Synchrony Bank</u>	Last 4 digits of account number	<u>x</u>	<u>8</u>	<u>7</u>	<u>1</u>	<u>\$210.00</u>
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Nonpriority Creditor's Name

When was the debt incurred?

POB 71726

Number

Street

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ DisputedPhiladelphia, PA 19176

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: Paypal Credit x871

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.					Total claim	
<b>4.27</b>	Synchrony Bank-HOM Furn. Nonpriority Creditor's Name POB 7174 Number Street  Philadelphia, PA 19176 City State ZIP Code	Last 4 digits of account number <u>x 2 4 2</u>  When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Misc household expenses</u>	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>\$654.38</u>
<b>Remarks:</b> All accounts, including numbers ending in but not limited to: x242						
<b>4.28</b>	Synchrony JC Pennys Nonpriority Creditor's Name POB 71729 Number Street  Philadelphia, PA 19176 City State ZIP Code	Last 4 digits of account number <u>x 3 4 1</u>  When was the debt incurred? <u>11/21</u>  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>\$607.81</u>
<b>Remarks:</b> All accounts, including numbers ending in but not limited to: x934 and x341						

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

**4.29** Synchrony Paypal Credit Last 4 digits of account number x 8 7 1 \$2,229.25

Nonpriority Creditor's Name

When was the debt incurred? 12/20

POB 71727

Number Street

As of the date you file, the claim is: Check all that apply.

Philadelphia, PA 19176

☐ Contingent

City State ZIP Code

☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only

Type of NONPRIORITY unsecured claim:

☐ Debtor 2 only☐ Student loans☐ Debtor 1 and Debtor 2 only☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ At least one of the debtors and another☐ Debts to pension or profit-sharing plans, and other similar debts☐ Check if this claim is for a community debt☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x949 and x871

**4.30** Synchrony Paypal Mastercard Last 4 digits of account number x 5 1 9 \$248.71

Nonpriority Creditor's Name

When was the debt incurred? 8/2019

POB 71727

Number Street

As of the date you file, the claim is: Check all that apply.

Philadelphia, PA 19176

☐ Contingent

City State ZIP Code

☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only

Type of NONPRIORITY unsecured claim:

☐ Debtor 2 only☐ Student loans☐ Debtor 1 and Debtor 2 only☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ At least one of the debtors and another☐ Debts to pension or profit-sharing plans, and other similar debts☐ Check if this claim is for a community debt☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x519

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

**Total claim**

**4.31** Synchrony Sam's Club Last 4 digits of account number x 1 1 4 \$327.91

Nonpriority Creditor's Name

POB 71727

Number Street

Philadelphia, PA 19176

City State ZIP Code

When was the debt incurred? 12/21

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: Sam's Club World Elite Mastercard x114

**4.32** TD Bank Target Last 4 digits of account number x 3 1 5 \$815.00

Nonpriority Creditor's Name

POB 673

Number Street

Minneapolis, MN 55440

City State ZIP Code

When was the debt incurred? 12/21 and 8/18

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Credit Card

Is the claim subject to offset?

☒ No☐ Yes

Remarks: All accounts, including numbers ending in but not limited to: x834 and x315

Debtor 1

**Wendy****Kay****Krueger**

Case number (if known)

First Name

Middle Name

Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**1.** Citi Cards **On which entry in Part 1 or Part 2 did you list the original creditor?**  
 Name \_\_\_\_\_ Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
 PO Box 6403 \_\_\_\_\_ ☒ Part 2: Creditors with Nonpriority Unsecured Claims  
 Number \_\_\_\_\_ Street \_\_\_\_\_  
 \_\_\_\_\_  
 Last 4 digits of account number x 0 1 2  
 \_\_\_\_\_  
 Sioux Falls, SD 57117  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**2.** CitiBank N.A. **On which entry in Part 1 or Part 2 did you list the original creditor?**  
 Name \_\_\_\_\_ Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
 5800 S Corporate Pl \_\_\_\_\_ ☒ Part 2: Creditors with Nonpriority Unsecured Claims  
 Number \_\_\_\_\_ Street \_\_\_\_\_  
 \_\_\_\_\_  
 Last 4 digits of account number x 0 1 2  
 \_\_\_\_\_  
 Sioux Falls, SD 57108-5027  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**3.** Alliance Collection Agencies **On which entry in Part 1 or Part 2 did you list the original creditor?**  
 Name \_\_\_\_\_ Line 4.24 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
 3916 S Business Park Ave \_\_\_\_\_ ☒ Part 2: Creditors with Nonpriority Unsecured Claims  
 Number \_\_\_\_\_ Street \_\_\_\_\_  
 \_\_\_\_\_  
 Last 4 digits of account number \_\_\_\_\_  
 \_\_\_\_\_  
 Marshfield, WI 54449  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**4.** Synch/Amazon **On which entry in Part 1 or Part 2 did you list the original creditor?**  
 Name \_\_\_\_\_ Line 4.25 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
 POB 965015 \_\_\_\_\_ ☒ Part 2: Creditors with Nonpriority Unsecured Claims  
 Number \_\_\_\_\_ Street \_\_\_\_\_  
 \_\_\_\_\_  
 Last 4 digits of account number \_\_\_\_\_  
 \_\_\_\_\_  
 Orlando, FL 32896  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**5.** Synchrony Bank **On which entry in Part 1 or Part 2 did you list the original creditor?**  
 Name \_\_\_\_\_ Line 4.27 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
 Attn: Bankruptcy Dept. \_\_\_\_\_ ☒ Part 2: Creditors with Nonpriority Unsecured Claims  
 Po Box 71783 \_\_\_\_\_  
 Number \_\_\_\_\_ Street \_\_\_\_\_  
 Philadelphia, PA 19176-1783  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**6.** Synchrony Bank **On which entry in Part 1 or Part 2 did you list the original creditor?**  
 Name \_\_\_\_\_ Line 4.28 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
 Attn: Bankruptcy Dept \_\_\_\_\_ ☒ Part 2: Creditors with Nonpriority Unsecured Claims  
 POB 71783 \_\_\_\_\_  
 Number \_\_\_\_\_ Street \_\_\_\_\_  
 Philadelphia, PA 19176  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_



Debtor 1

**Wendy****Kay****Krueger**

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed - Additional Page**

<b>7.</b>	<u>Synco/PPC</u> Name <u>POB 530975</u> Number Street _____ <u>Orlando, FL 32896</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.29</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<b>8.</b>	<u>Synchrony Bank</u> Name <u>Attn: Bankruptcy Dept.</u> <u>Po Box 71783</u> Number Street <u>Philadelphia, PA 19176-1783</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.29</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<b>9.</b>	<u>Synco/PPMC</u> Name <u>POB 965005</u> Number Street _____ <u>Orlando, FL 32896</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.30</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<b>10.</b>	<u>Synchrony Bank</u> Name <u>Attn: Bankruptcy Dept.</u> <u>Po Box 71783</u> Number Street <u>Philadelphia, PA 19176-1783</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.30</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<b>11.</b>	<u>Synco Sams Club</u> Name <u>POB 965005</u> Number Street _____ <u>Orlando, FL 32896</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.31</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<b>12.</b>	<u>Sam's Club/Synchrony Bank</u> Name <u>Attn: Bankruptcy Dept.</u> <u>P.O. Box 965060</u> Number Street <u>Orlando, FL 32896-5060</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.31</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____

Debtor 1      Wendy                      Kay                      Krueger                      Case number (if known) \_\_\_\_\_  
First Name                      Middle Name                      Last Name

**Part 3: List Others to Be Notified About a Debt That You Already Listed - Additional Page**

13.	<u>Synchrony Bank</u>	On which entry in Part 1 or Part 2 did you list the original creditor?
	Name	
	<u>Attn: Bankruptcy Dept.</u>	Line <u>4.31</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
	<u>POB 71783</u>	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
	Number      Street	Last 4 digits of account number    _ _ _ _
	<u>Philadelphia, PA 19176</u>	
	City                      State                      ZIP Code	

Debtor 1

Wendy

Kay

Krueger

Case number (if known)

First Name

Middle Name

Last Name

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

**Total claim****Total claims from Part 1**

6a.	Domestic support obligations	6a.	<u>\$0.00</u>
6b.	Taxes and certain other debts you owe the government	6b.	<u>\$0.00</u>
6c.	Claims for death or personal injury while you were intoxicated	6c.	<u>\$0.00</u>
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. +	<u>\$0.00</u>
6e.	Total. Add lines 6a through 6d.	6e.	<u>\$0.00</u>

**Total claim****Total claims from Part 2**

6f.	Student loans	6f.	<u>\$0.00</u>
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	<u>\$0.00</u>
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	<u>\$0.00</u>
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. +	<u>\$32,314.95</u>
6j.	Total. Add lines 6f through 6i.	6j.	<u>\$32,314.95</u>

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Wisconsin</u>		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
<p>2.1</p> <p><u>Consumer Cellular</u></p> <p>Name</p> <p><u>12447 SW 69th Ave</u></p> <p>Number Street</p> <p><u>Portland, OR 97223</u></p> <p>City State ZIP Code</p>	<p>Cellphone service</p> <p>Contract to be ASSUMED</p>
<p>2.2</p> <p><u>T&amp;L Storage</u></p> <p>Name</p> <p><u>2172 Oregon Trail</u></p> <p>Number Street</p> <p><u>Mosinee, WI 54455</u></p> <p>City State ZIP Code</p>	<p>Storage</p> <p>Contract to be ASSUMED</p>
<p>2.3</p> <p><u>TDS</u></p> <p>Name</p> <p><u>525 Junction Rd</u></p> <p>Number Street</p> <p><u>Madison, WI 53717</u></p> <p>City State ZIP Code</p>	<p>Internet</p> <p>Contract to be ASSUMED</p>
<p>2.4</p> <p><u>Victory Fourth LLC</u></p> <p>Name</p> <p><u>c/o John Harrod</u></p> <p><u>POB 4</u></p> <p>Number Street</p> <p><u>Mosinee, WI 54455</u></p> <p>City State ZIP Code</p>	<p>Rental</p> <p>Contract to be ASSUMED</p>

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western</u>	District of	<u>Wisconsin</u>
Case number			
(if known)			

☐ Check if this is an amended filing

## Official Form 106H

## Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No  
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.

☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☒ Yes. In which community state or territory did you live? Wisconsin. Fill in the name and current address of that person.

Keith Krueger (deceased)

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

☐ Schedule D, line \_\_\_\_\_

Number Street

☐ Schedule E/F, line \_\_\_\_\_

City State ZIP Code

☐ Schedule G, line \_\_\_\_\_

3.2

Name

☐ Schedule D, line \_\_\_\_\_

Number Street

☐ Schedule E/F, line \_\_\_\_\_

City State ZIP Code

☐ Schedule G, line \_\_\_\_\_

Debtor 1	<b>Wendy</b>	<b>Kay</b>	<b>Krueger</b>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>Western District of Wisconsin</b>		
Case number			
(if known)			

MM / DD / YYYY

## Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## \$0.00

Debtor 1

Wendy

Kay

Krueger

Case number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....→	4.	\$3,545.22	\$0.00
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$509.82	\$0.00
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c.	\$42.91	\$0.00
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00
5e. Insurance	5e.	\$219.02	\$0.00
5f. Domestic support obligations	5f.	\$0.00	\$0.00
5g. Union dues	5g.	\$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. +	\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$771.75	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,773.47	\$0.00
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$0.00
8b. Interest and dividends	8b.	\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00
8d. Unemployment compensation	8d.	\$0.00	\$0.00
8e. Social Security	8e.	\$834.50	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00	\$0.00
8g. Pension or retirement income	8g.	\$0.00	\$0.00
8h. Other monthly income. Specify: Assistance from Father to pay Rent	8h. +	\$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$834.50	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$3,607.97	\$0.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +	\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies	12.	\$3,607.97	
<b>Combined monthly income</b>			
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No. <div style="border: 1px solid black; padding: 5px; margin-top: 5px;">           Debtor's Social Security benefits vary depending on her gross annual income due to Debtor being too young to receive full benefits from deceased spouse; Debtor anticipates \$834.50 monthly income from Social Security going forward. Debtor has an interest in survivor benefits from her deceased husband's Federal Mogul pension plan; Debtor anticipates receiving \$146.89 monthly after 90 days of electing to receive survivor benefits         </div> <input checked="" type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Wisconsin</u>		
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,150.00

If not included in line 4:

4a. Real estate taxes	4a. <u>\$0.00</u>
4b. Property, homeowner's, or renter's insurance	4b. <u>\$46.00</u>
4c. Home maintenance, repair, and upkeep expenses	4c. <u>\$0.00</u>
4d. Homeowner's association or condominium dues	4d. <u>\$0.00</u>



Debtor 1 **Wendy** **Kay** **Krueger**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

		Your expenses
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. <u>\$0.00</u>
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. <u>\$150.00</u>
6b.	Water, sewer, garbage collection	6b. <u>\$0.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$215.00</u>
6d.	Other. Specify: _____	6d. <u>\$0.00</u>
7.	<b>Food and housekeeping supplies</b>	7. <u>\$540.00</u>
8.	<b>Childcare and children's education costs</b>	8. <u>\$0.00</u>
9.	<b>Clothing, laundry, and dry cleaning</b>	9. <u>\$120.00</u>
10.	<b>Personal care products and services</b>	10. <u>\$43.00</u>
11.	<b>Medical and dental expenses</b>	11. <u>\$322.00</u>
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$416.00</u>
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. <u>\$0.00</u>
14.	<b>Charitable contributions and religious donations</b>	14. <u>\$0.00</u>
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. <u>\$0.00</u>
15b.	Health insurance	15b. <u>\$0.00</u>
15c.	Vehicle insurance	15c. <u>\$180.00</u>
15d.	Other insurance. Specify: _____	15d. <u>\$0.00</u>
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. <u>\$0.00</u>
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1 <u>2022 Ford Escape</u>	17a. <u>\$463.22</u>
17b.	Car payments for Vehicle 2	17b. <u>\$0.00</u>
17c.	Other. Specify: _____	17c. <u>\$0.00</u>
17d.	Other. Specify: _____	17d. <u>\$0.00</u>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. <u>\$0.00</u>
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. <u>\$0.00</u>
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	20a. <u>\$0.00</u>
20b.	Real estate taxes	20b. <u>\$0.00</u>
20c.	Property, homeowner's, or renter's insurance	20c. <u>\$0.00</u>
20d.	Maintenance, repair, and upkeep expenses	20d. <u>\$0.00</u>
20e.	Homeowner's association or condominium dues	20e. <u>\$0.00</u>

Debtor 1      Wendy      Kay      Krueger  
 First Name      Middle Name      Last Name

Case number (if known) \_\_\_\_\_

21. **Other.** Specify: See Additional Page

21.      +      \$114.99

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a.      \$3,760.21

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b.      \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c.      \$3,760.21

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a.      \$3,607.97

23b. Copy your monthly expenses from line 22c above.

23b.      -      \$3,760.21

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c.      (\$152.24)

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

	Amount
<b>6a. Electricity, heat, natural gas</b>	
Electricity	\$90.00
Natural Gas	\$60.00
<b>6c. Telephone, cell phone, Internet, satellite, and cable services</b>	
Cell phone	\$42.00
Internet and cable	\$173.00
<b>7. Food and housekeeping supplies</b>	
Food	\$490.00
Housekeeping Supplies	\$50.00
<b>9. Clothing, laundry, and dry cleaning</b>	
Clothing	\$100.00
Laundry	\$20.00
<b>11. Medical and dental expenses</b>	
Medical	\$200.00
Dental	\$35.00
Prescriptions	\$70.00
Eyeglasses	\$17.00
<b>12. Transportation: gas, maintenance, bus or train fare</b>	
Gas	\$250.00
Maintenance	\$150.00
Registration	\$16.00
<b>21. Other</b>	
Pet care	\$15.00
Amazon Prime membership	\$14.99
Storage unit with T&L Storage	\$85.00

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
<hr/>			
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>	<u></u>
	First Name	Middle Name	Last Name
<hr/>			
United States Bankruptcy Court for the:	<u>Western District of Wisconsin</u>		
<hr/>			
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?



No



Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

/s/ Wendy Kay Krueger

Wendy Kay Krueger, Debtor 1

Date 02/15/2024

MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Wisconsin</u>		
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

## Official Form 107

# Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Give Details About Your Marital Status and Where You Lived Before

#### 1. What is your current marital status?

- ☐ Married
- ☒ Not married

#### 2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
- ☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
<u>30 Alexander Ave</u> Number Street <u>Rothschild, WI 54474</u> City State ZIP Code	From <u>6/17</u> To <u>6/22</u>	<input type="checkbox"/> Same as Debtor 1 <u></u> Number Street <u></u> City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 <u></u> From <u></u> To <u></u>
<u></u> Number Street <u></u> City State ZIP Code	From <u></u> To <u></u>	<input type="checkbox"/> Same as Debtor 1 <u></u> Number Street <u></u> City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 <u></u> From <u></u> To <u></u>

#### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
- ☒ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 **Wendy Kay Krueger**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 2: Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
		\$3,549.18
<b>For last calendar year:</b> (January 1 to December 31, <u>2023</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
		\$37,396.72
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2022</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
		\$31,516.00

**5. Did you receive any other income during this year or the two previous calendar years?**Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.☐ No☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>		
<b>For last calendar year:</b> (January 1 to December 31, <u>2023</u> ) YYYY	SS Widow Benefit Covid Benefit Assistance from Father for Rent	\$9,600.00 \$1,700.00 \$1,800.00
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2022</u> ) YYYY	Tax Exempt Interest Social Security Benefits	\$12.00 \$23,845.00

Debtor 1 **Wendy Kay Krueger** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3:** List Certain Payments You Made Before You Filed for Bankruptcy

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name				<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
City State ZIP Code				<input type="checkbox"/> Other _____

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name				
Number Street				
City State ZIP Code				

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____			

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No

☐ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____	_____ Court Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.



Debtor 1	<b>Wendy</b>	<b>Kay</b>	<b>Krueger</b>	Case number (if known) _____
	First Name	Middle Name	Last Name	

  

<div>Creditor's Name</div> <div>Number Street</div> <div></div> <div>City State ZIP Code</div>	<table border="1"><thead><tr><th>Describe the property</th><th>Date</th><th>Value of the property</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr><tr><td colspan="3"><b>Explain what happened</b> <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.</td></tr></tbody></table>	Describe the property	Date	Value of the property				<b>Explain what happened</b> <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property								
<b>Explain what happened</b> <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.										

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
- ☐ Yes. Fill in the details.

<div>Creditor's Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<table border="1"><thead><tr><th>Describe the action the creditor took</th><th>Date action was taken</th><th>Amount</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr></tbody></table>	Describe the action the creditor took	Date action was taken	Amount			
Describe the action the creditor took	Date action was taken	Amount					

Last 4 digits of account number: XXXX- \_ \_ \_ \_

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
- ☐ Yes

**Part 5:** List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
- ☐ Yes. Fill in the details for each gift.

Debtor 1 **Wendy Kay Krueger** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			
Number Street			
City State ZIP Code			
Person's relationship to you _____			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
- ☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			
Number Street			
City State ZIP Code			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
- ☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost

Debtor 1 **Wendy Kay Krueger**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 7:** List Certain Payments or Transfers

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Krautkramer & Block LLC Law Firm		
Person Who Was Paid		
Ch 7 BR Atty Fee; Ch 7 BR Atty Fee; Ch 7 BR Atty Fee	12/29/2023	\$600.00
3544 Stewart Ave	12/28/2023	\$600.00
Number Street	12/12/2023	\$600.00
Wausau, WI 54401		
City State ZIP Code		
Email or website address		
From Debtor and Debtor's father		
Person Who Made the Payment, if Not You		

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- ☐ No
- ☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Krautkramer & Block LLC		
Person Who Was Paid		
prepaid initial consult fee	11/13/23	\$170.00
3544 Stewart Ave		
Number Street		
Wausau, WI 54401		
City State ZIP Code		

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1	<b>Wendy</b>	<b>Kay</b>	<b>Krueger</b>	Case number (if known) _____
	First Name	Middle Name	Last Name	

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you _____			

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?**  
(These are often called *asset-protection devices*.)

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust		

**Part 8:** List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
- ☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution	XXXX- _____	<input type="checkbox"/> Checking		
Number Street		<input type="checkbox"/> Savings		
		<input type="checkbox"/> Money market		
		<input type="checkbox"/> Brokerage		
		<input type="checkbox"/> Other _____		
City State ZIP Code				

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1 **Wendy Kay Krueger** Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

Who else had access to it?		Describe the contents	Do you still have it?
<p>Name of Financial Institution _____</p> <p>Name _____</p> <p>Number Street _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p> <p>City State ZIP Code _____</p>			<input type="checkbox"/> No <input type="checkbox"/> Yes

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

- ☐ No
- ☒ Yes. Fill in the details.

Who else has or had access to it?		Describe the contents	Do you still have it?
<p>T&amp;L Storage</p> <p>Name of Storage Facility _____</p> <p>Name _____</p> <p>2172 Oregon Trail</p> <p>Number Street _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p> <p>Mosinee, WI 54455</p> <p>City State ZIP Code _____</p>		<p>Wood for woodworking, boxes, and dresser valued at \$100.00 as disclosed on Sch. A/B</p>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

**Part 9: Identify Property You Hold or Control for Someone Else**

**23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

- ☒ No
- ☐ Yes. Fill in the details.

Where is the property?	Describe the property	Value
<p>Owner's Name _____</p> <p>Number Street _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p> <p>City State ZIP Code _____</p>		_____

Debtor 1 **Wendy Kay Krueger**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Part 10: Give Details About Environmental Information**

**For the purpose of Part 10, the following definitions apply:**

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

**Report all notices, releases, and proceedings that you know about, regardless of when they occurred.**

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

☒ No

☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____		<div style="border: 1px solid black; height: 50px; width: 100%;"></div>	_____
Number Street _____ Number Street _____			
City State ZIP Code _____ City State ZIP Code _____			

**25. Have you notified any governmental unit of any release of hazardous material?**

☒ No

☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____		<div style="border: 1px solid black; height: 50px; width: 100%;"></div>	_____
Number Street _____ Number Street _____			
City State ZIP Code _____ City State ZIP Code _____			

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

☒ No

☐ Yes. Fill in the details.

Debtor 1	<b>Wendy</b>	<b>Kay</b>	<b>Krueger</b>	Case number (if known) _____
	First Name	Middle Name	Last Name	

  

	<b>Court or agency</b>	<b>Nature of the case</b>	<b>Status of the case</b>
<b>Case title</b> _____ _____ _____ <b>Case number</b> _____	<b>Court Name</b> _____ _____ <b>Number</b> _____ <b>Street</b> _____ _____ <b>City</b> _____ <b>State</b> _____ <b>ZIP Code</b> _____	_____ _____ _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

<b>Name</b> _____ _____ <b>Number</b> _____ <b>Street</b> _____ _____ _____ <b>City</b> _____ <b>State</b> _____ <b>ZIP Code</b> _____	<b>Describe the nature of the business</b>	<b>Employer Identification number</b> Do not include Social Security number or ITIN.
	_____ _____ _____	<b>EIN:</b> ____ - ____ - ____ _____
	<b>Name of accountant or bookkeeper</b>	<b>Dates business existed</b>
	_____ _____ _____	<b>From</b> _____ <b>To</b> _____

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

☒ No

☐ Yes. Fill in the details below.

	<b>Date issued</b>
<b>Name</b> _____ _____ <b>Number</b> _____ <b>Street</b> _____ _____ _____ <b>City</b> _____ <b>State</b> _____ <b>ZIP Code</b> _____	_____ <b>MM / DD / YYYY</b>

Debtor 1

Wendy

First Name

Kay

Middle Name

Krueger

Last Name

Case number (if known) \_\_\_\_\_

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Wendy Kay Krueger  
Signature of Wendy Kay Krueger, Debtor 1

Date 02/15/2024

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

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### This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### Chapter 7: Liquidation

---

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- most domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form.html#procedure).

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Fill in this information to identify your case:

Debtor 1	<u>Wendy</u>	<u>Kay</u>	<u>Krueger</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Wisconsin</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

## Official Form 108

# Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>Ford Credit</u>	<input type="checkbox"/> Surrender the property.	<input checked="" type="checkbox"/> No
Description of property securing debt: <u>2022 Ford Escape</u>	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input checked="" type="checkbox"/> Retain the property and [explain]: <b>reaffirm with modified terms</b>	

Debtor 1 Wendy Kay Krueger Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2:** List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases** **Will the lease be assumed?**

Lessor's name: Victory Fourth LLC ☐ No  
☒ Yes

Description of leased property: Rental

Lessor's name: TDS ☐ No  
☒ Yes

Description of leased property: Internet

Lessor's name: Consumer Cellular ☐ No  
☒ Yes

Description of leased property: Cellphone service

Lessor's name: T&L Storage ☐ No  
☒ Yes

Description of leased property: Storage

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

**Part 3:** Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X** /s/ Wendy Kay Krueger  
 Signature of Debtor 1

Date 02/15/2024  
 MM/ DD/ YYYY

B2030 (Form 2030) (12/15)

United States Bankruptcy Court  
Western District of Wisconsin

In re Krueger, Wendy Kay

Case No. \_\_\_\_\_

Debtor

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$1,800.00

Prior to the filing of this statement I have received ..... \$1,800.00

Balance Due ..... \$0.00

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify) From Debtor and Debtor's father

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

All other legal services, including representation of the debtor in an adversary proceeding, are not included.

B2030 (Form 2030) (12/15)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

02/15/2024

*Date*

/s/ James Block

James Block

*Signature of Attorney*

Bar Number: 1063642

Krautkramer & Block LLC Law Firm

3544 Stewart Ave

Wausau, WI 54401

Phone: (715) 842-2162

Krautkramer & Block LLC Law Firm

*Name of law firm*



**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN  
EAU CLAIRE DIVISION**

IN RE: **Krueger, Wendy Kay**

CASE NO

CHAPTER 7

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 02/15/2024

Signature /s/ Wendy Kay Krueger  
Wendy Kay Krueger, Debtor

Affirm Inc  
650 California St FL 12  
San Francisco, CA 94108

Afterpay US, Inc.  
Attn: Legal  
Po Box 328  
San Francisco, CA 94104-0328

Alliance Collection Agencies  
3916 S Business Park Ave  
Marshfield, WI 54449

Amazon Prime  
410 Terry Ave N  
Seattle, WA 98109

Aspirus  
POB 1008  
Wausau, WI 54402

Aspirus Health  
c/o Alliance Collection Agencies Inc.  
POB 1267  
Marshfield, WI 54449

Asprius At Home-Medical  
Equip  
POB 924  
Wausau, WI 54402

Capital One Menards  
POB 31293  
Salt Lake City, UT 84131

Capital One Platinum  
POB 31293  
Salt Lake City, UT 84131

Citi Cards  
PO Box 6403  
Sioux Falls, SD 57117

CitiBank Best Buy  
POB 6497  
Sioux Falls, SD 57117

CitiBank N.A  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

Comenity  
POB 183003  
Columbus, OH 43218

Comenity  
POB 182120  
Columbus, OH 43218

Comenity Capital Bank  
3095 Loyalty Circle  
Columbus, OH 43219

Comenity Maurices  
POB 182789  
Columbus, OH 43218

Comenity/ChldPlce  
POB 182120  
Columbus, OH 43218

Consumer Cellular  
12447 SW 69th Ave  
Portland, OR 97223

Ford Credit  
POB 64400  
Colorado Springs, CO 80962

Ford Credit  
POB 542000  
Omaha, NE 68154

James Oliver  
938 Kronenwetter Dr. # 4  
Mosinee, WI 54455

James Oliver  
938 Kronenwetter Dr # 4  
Mosinee, WI 54455

Kimberlee Axness  
806 9th St  
Mosinee, WI 54455

Klarna Inc  
800 N High St 400  
Columbus, OH 43215

Kohl's  
POB 3115  
Milwaukee, WI 53201

Kohls/Capital One  
PO Box 3115  
Milwaukee, WI 53201

Sam's Club/Synchrony Bank  
Attn: Bankruptcy Dept.  
P.O. Box 965060  
Orlando, FL 32896-5060

Shoppay  
c/o Affirm, Inc.  
30 Isabella St Floor 4  
Pittsburgh, PA 15212

Surgical Assoc. SC  
c/o Alliance Coll. Agencies  
POB 1267  
Marshfield, WI 54449

Syncb Sams Club  
POB 965005  
Orlando, FL 32896

Syncb/PPC  
POB 530975  
Orlando, FL 32896

Syncb/PPMC  
POB 965005  
Orlando, FL 32896

Synch/Amazon  
POB 965015  
Orlando, FL 32896

Synchrony Amazon Prime  
POB 71737  
Philadelphia, PA 19176

Synchrony Bank  
Attn: Bankruptcy Dept.  
Po Box 71783  
Philadelphia, PA 19176-1783

Synchrony Bank  
Attn: Bankruptcy Dept.  
POB 71783  
Philadelphia, PA 19176

Synchrony Bank  
Attn: Bankruptcy Dept  
POB 71783  
Philadelphia, PA 19176

Synchrony Bank  
POB 71726  
Philadelphia, PA 19176

Synchrony Bank-HOM Furn.  
POB 7174  
Philadelphia, PA 19176

Synchrony JC Pennys  
POB 71729  
Philadelphia, PA 19176

Synchrony Paypal Credit  
POB 71727  
Philadelphia, PA 19176

Synchrony Paypal Mastercard  
POB 71727  
Philadelphia, PA 19176

Synchrony Sam's Club  
POB 71727  
Philadelphia, PA 19176

T&L Storage  
2172 Oregon Trail  
Mosinee, WI 54455

TD Bank Target  
POB 673  
Minneapolis, MN 55440

TDS  
525 Junction Rd  
Madison, WI 53717

Victory Fourth LLC  
c/o John Harrod  
POB 4  
Mosinee, WI 54455